

Information to identify the case:

Debtor 1	<u>George B. Litton</u>	Social Security number or ITIN	xxx-xx-7836
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Alice Zekas</u>	Social Security number or ITIN	xxx-xx-2024
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-16494-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George B. Litton

Alice Zekas

7/20/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 George B. Litton
 Alice Zekas
 Debtors

Case No. 18-16494-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 55

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.
 db/jdb

+George B. Litton, Alice Zekas, 241 Blackwood Barnsboro Rd. Apt 601,
 Blackwood, NJ 08012-2753
 517430804 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 517430808 +Bryant State Bank, 500 E. 60th St., Sioux Falls, SD 57104-0478
 517443064 +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 517443065 +CAB East LLC, serviced by Ford Motor Credit Compan, Law Offices of John R. Morton, Jr.,
 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
 517430812 CCB Credit Serivces, Inc, Po Box 272, Springfield, IL 62705-0272
 517430817 City Of Philadelphia (Tax Collector), PO Box 41818, Philadelphia, PA 19101-1818
 517430818 +Client Services Inc, 3451 Harry S Truman Blvd, St Charles, MO 63301-9816
 517430823 +Credit Control LLC, PO Box 546, Hazelwood, MO 63042-0546
 517430825 Deptford Self Storage, Delsea Dr., Mantua, NJ 08051
 517430827 ERC, PO Box 23870, Jacksonville, FL 32241-3870
 517430831 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: First Savings Credit Card, 500 E 60th St N,
 Sioux Falls, SD 57104-0478)
 517430836 Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
 517430840 +Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
 517430841 Merchants & Medical Credit Corporation, 6324 Taylor Drive, Flint, MI 48507-4685
 517430843 #+Midwest Recovery Systems, 2747 W. Clay St. Suite A, Saint Charles, MO 63301-2557
 517430845 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 517430846 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 517430847 Penn Credit, 916 S 14th Street, Po Box 988, Harrisburg, PA 17108-0988
 517430849 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 517430857 +The Bureaus, 650 Dundee Rd Suite 370, c/o Capital One, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QBTHOMAS.COM Jul 21 2018 03:08:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 23:39:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517430806 EDI: BANKAMER.COM Jul 21 2018 03:08:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 517430811 E-mail/Text: bankruptcy@cavps.com Jul 20 2018 23:40:20 Cavalry Portfolio Service,
 Po Box 27288, Tempe, AZ 85285
 517430816 E-mail/Text: megan.harper@phila.gov Jul 20 2018 23:40:25 City of Philadelphia,
 PO Box 41496, Philadelphia, PA 19101-1496
 517430809 +EDI: MERRICKBANK.COM Jul 21 2018 03:08:00 Carson Smithfield, P.O. Box 9216,
 Old Bethpage, NY 11804-9016
 517430810 +E-mail/Text: bankruptcy@cavps.com Jul 20 2018 23:40:20 Cavalry Portfolio,
 500 Summit Lake Dr., c/o synchrony bank, Valhalla, NY 10595-2322
 517430813 EDI: PINNACLE.COM Jul 21 2018 03:08:00 Central Credit Services LLC, PO Box 1850,
 Saint Charles, MO 63302-1850
 517430814 +EDI: CHASE.COM Jul 21 2018 03:08:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 517430815 +EDI: CHASE.COM Jul 21 2018 03:08:00 Chase/Bank One Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 517430819 EDI: WFNNB.COM Jul 21 2018 03:08:00 Comenity Bank/VCTRSSEC, PO Box 182789,
 Columbus, OH 43218-2789
 517430820 +EDI: WFNNB.COM Jul 21 2018 03:08:00 ComenityCapitalBank/Bosc, PO Box182120,
 Columbus, OH 43218-2120
 517430821 +EDI: WFNNB.COM Jul 21 2018 03:08:00 ComenityCapitalbank/Game, PO Box 182120,
 Columbus, OH 43218-2120
 517430822 +EDI: CONVERGENT.COM Jul 21 2018 03:08:00 Convergent Outsourcing, PO Box 9004, c/o PSE&G,
 Renton, WA 98057-9004
 517430826 +EDI: DISCOVERPL Jul 21 2018 03:08:00 Discover Personal Loans, P.O. Box 30954,
 Salt Lake City, UT 84130-0954
 517430828 EDI: CRFRSTNA.COM Jul 21 2018 03:08:00 FIRESTONE, PO BOX 81307,
 CLEVELAND, OH 44181-0307
 517430829 +EDI: AMINFOFP.COM Jul 21 2018 03:08:00 First Premier Bank, 3820 N. Louise Avenue,
 Sioux Falls, SD 57107-0145
 517430832 +EDI: FORD.COM Jul 21 2018 03:08:00 Ford Motor Credit, Po Box 542000,
 Omaha, NE 68154-8000
 517430834 EDI: CITICORP.COM Jul 21 2018 03:08:00 Goodyear/Cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 55

Date Rcvd: Jul 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517430837 EDI: IRS.COM Jul 21 2018 03:08:00 Internal Revenue Service, P.O. Box 744,
Special Procedure Branch, Springfield, NJ 07081
517430838 +EDI: CBSKOHLS.COM Jul 21 2018 03:08:00 Kohls Department Store, Po Box 3115,
Milwaukee, WI 53201-3115
517430839 +EDI: RESURGENT.COM Jul 21 2018 03:08:00 LVNV Funding, PO Box 1269, c/o HSBC Bank,
Greenville, SC 29602-1269
517430842 EDI: MERRICKBANK.COM Jul 21 2018 03:08:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
517430844 +E-mail/Text: bnc@nordstrom.com Jul 20 2018 23:39:11 NordstromTDBankUSA,
13531 E. Caley Ave., Englewood, CO 80111-6505
517430850 +EDI: SWCR.COM Jul 21 2018 03:08:00 SW Credit Systems, 4120 International PKWY, Ste 1100,
c/o Comcast, Carrollton, TX 75007-1958
517430852 EDI: RMSC.COM Jul 21 2018 03:08:00 SYNCB/Sleepys, PO Box 965036, Orlando, FL 32896-5000
517430848 EDI: SEARS.COM Jul 21 2018 03:08:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517430851 +EDI: RMSC.COM Jul 21 2018 03:08:00 SynCB/Jc Penney, Po Box 965007,
Orlando, FL 32896-5007
517430853 EDI: RMSC.COM Jul 21 2018 03:08:00 SynCB/Wal-Mart, Po Box 956024,
Orlando, FL 32896-5024
517433493 +EDI: RMSC.COM Jul 21 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517430855 EDI: TDBANKNORTH.COM Jul 21 2018 03:08:00 Td Bank, 32 Chestnut Street,
Lewiston, ME 04240
517430856 +EDI: WTRRNBNBANK.COM Jul 21 2018 03:08:00 TD Bank USA / Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
517430858 EDI: CITICORP.COM Jul 21 2018 03:08:00 The Home Depot, PO Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
cr* +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
Colorado Springs, CO 80962-2180
517430805* +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
517430807* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
517430824* +Credit Control LLC, PO Box 546, Hazelwood, MO 63042-0546
517430830* +First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
517430833* +Ford Motor Credit, Po Box 542000, Omaha, NE 68154-8000
517430835* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517430854* SynCB/Wal-Mart, Po Box 956024, Orlando, FL 32896-5024

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor DEUTSCHE BANK NATIONAL ASSOCIATION, AS TRUSTEE
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 55

Date Rcvd: Jul 20, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor DEUTSCHE BANK NATIONAL ASSOCIATION, AS TRUSTEE
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Alice Zekas mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor George B. Litton mylawyer7@aol.com, ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8